

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A ~~credit management computer~~ system for managing information relating to credit of a customer, ~~the computer system~~ comprising:
 - a credit information manager ~~component which, wherein the credit-~~
~~information manager manages credit information by:~~
 - ~~communicating~~ communicates credit information with third
party credit information providers, and
 - ~~collecting~~ collects credit information about the customer,
wherein collecting credit information includes
analyzing internal customer data, obtaining customer
data from at least one business partner, monitoring
credit data validity, and automatically updating credit
data;
 - a credit limit manager ~~component which manages, said credit limit-~~
~~manager managing~~ credit limit master data[,], by calculating open
and used credit for said customer;
 - ~~a~~ credit decision support ~~component, wherein the credit decision support-~~
~~comprises performing~~ which performs analyses of accounting
information relating to said customer, and
 - a credit rules engine, ~~wherein the credit rules engine comprise~~ which:

receiving receives the collected credit data from the credit
information manager; and

generates internal credit scoring and internal credit limits by

applying credit rules to:

the credit information[.];

the credit data received from the credit
information manager[.];

the credit limit master data[.];

the calculated open and used credit[.]; and

the accounting information relating to said
customer, ~~to generate internal scoring
and internal credit limits.~~

2. (Previously Presented) A credit management system as in claim 1, wherein said credit information comprises external credit scoring.
3. (Cancelled).
4. (Previously Presented) A credit management system as in claim 1, wherein said accounting information comprises at least one of sales volume information, dunning information, and payment history information.

5. (Previously Presented) A credit management system as in claim 1, wherein said credit rules are further applied by said credit rules engine to customer information input into said credit management system, said customer information comprising customer profession and age information.

6. (Currently Amended) A computer-implemented method of automatically performing a credit check relating to a customer, ~~said method being designed to be run on a computerized platform and~~ comprising the steps of:

obtaining, by a computer, an external credit scoring from at least one
external credit information provider;

obtaining, by a computer, information relating to calculated open and used
credit for said customer;

obtaining, by a computer, credit data about the customer, wherein
obtaining credit data includes analyzing internal customer data,
obtaining customer data from at least one business partner,
monitoring credit data validity, and automatically updating credit
data;

generating, by a computer, internal credit scoring and internal credit limits
by applying credit scoring rules to:

the credit information[[,]] ;

the credit data received from the credit information

manager[[,]] ;

the credit limit master data[[,]] ;

the calculated open and used credit[[],] ; and

the accounting information relating to said customer

~~to generate internal credit scoring and internal credit limits; and~~

storing, by a computer, said internal credit limits.

7. (Currently Amended) A method of automatically performing a credit check as in claim 6, wherein applying credit scoring rules comprises calculating the internal credit scoring occurs prior to calculating said internal credit limits, and said internal credit scoring is used to calculate said internal credit limits.
8. (Original) A method of automatically performing a credit check as in claim 7, further comprising the step of storing said internal credit scoring.
9. (Cancelled).
10. (Previously Presented) A method of automatically performing a credit check as in claim 6, wherein said accounting information comprises at least one of sales volume information, dunning information and payment history information.
11. (Previously Presented) A method of automatically performing a credit check as in claim 6, wherein said applying credit scoring rules further comprises applying credit scoring rules to customer information, said customer information comprising profession and age information.

12. (Currently Amended) A computer-implemented method of automatically updating a customer's internal credit scoring, said method ~~being designed to be run on a computerized platform and~~ comprising the steps of:

receiving, by a computer, an updated external credit scoring from at least one external credit information provider;

storing, by a computer, said updated external credit scoring;

collecting, by a computer, credit data about the customer, wherein

collecting credit data includes analyzing internal customer data,

obtaining customer data from at least one business partner,

monitoring credit data validity, and automatically updating credit data;

calculating, by a computer, open and used credit for said customer;

storing, by a computer, said calculated open and used credit information;

retrieving, by a computer, updated accounting information relating to said customer;

performing analyses, by a computer, of accounting information relating to said customer[[,]] ;

generating, by a computer, new internal credit scoring and internal credit

limits by applying credit rules to:

the credit information[[,]] ;

the credit data received from the credit information

manager[[,]] ;

the credit limit master data[[,]] ;

the calculated open and used credit[[,]] ; and

the accounting information relating to said customer, to-
~~generate new internal credit scoring and internal~~
credit limits; and

storing, by a computer, said new internal credit scoring.

13. (Original) A method of automatically updating a customer's internal credit scoring as in claim 12, further comprising the step of requesting said updated external credit scoring from said at least one external credit information provider.
14. (Original) A method of automatically updating a customer's internal credit scoring as in claim 12, further comprising the steps of:
 - determining if said internal credit scoring is still valid;
 - determining if said customer is active; and
 - if said customer is not active, adding said customer to an inactive list and
not updating said customer's internal credit scoring.
15. (Original) A method of automatically updating a customer's internal credit scoring as in claim 14, wherein if said customer is not active, erasing a stored credit limit and credit scoring for said customer.

16. (Currently Amended) A computer-implemented method of automated credit limit monitoring for a customer, ~~said method being designed to be run on a computerized platform and~~ comprising the steps of:
- receiving, by a computer, internal accounting information collectively
- providing an indication of exposure for said customer, wherein said internal accounting information comprises data relating to open items, new orders, and unbilled and billed but not posted items;
- calculating, by a computer, a total exposure from said internal accounting information;
- determining, by a computer, if said total exposure is within a predetermined level of said internal credit limit or higher; and
- if said total exposure is within a predetermined level of said internal credit limit or higher, triggering an event for follow-up; and
- updating, by a computer, internal credit scoring and internal credit limit for said customer.
17. (Cancelled).
18. (Currently Amended) A method of automated credit limit monitoring as in claim 16, further comprising the step of setting a new validity date for said updated internal credit scoring and internal credit limit.

19. (Currently Amended) A computer-implemented method of automated exposure monitoring for monitoring credit exposure, ~~said method being designed to be run on a computerized platform and~~ comprising the steps of:

obtaining, by a computer, internal accounting information relating to a customer, wherein said internal accounting information comprises data relating to open items, new orders, and unbilled and billed but not posted items;

calculating, by a computer, an internal accounting information total;

determining, by a computer, if said internal accounting information total exceeds ~~[[a]]~~ an internal credit limit of said customer; and

if said internal accounting information total does exceed said internal credit limit, triggering an event.

20. (Currently Amended) A method of automated exposure monitoring as in claim 19, wherein said event comprises storing said internal accounting information total.
21. (Currently Amended) A method of automated exposure monitoring as in claim 19, wherein said event comprises storing a difference between said internal accounting information total and said internal credit limit.
22. (Original) A method of automated exposure monitoring as in claim 19, wherein said method is run upon said customer placing a new order.

23. (Currently Amended) A method of automated exposure monitoring as in claim 22, wherein if said internal accounting information total does not exceed said internal credit limit, said new order is approved.
24. (Original) A method of automated exposure monitoring as in claim 19, wherein said event comprises declining said new order.
25. (Original) A method of automated exposure monitoring as in claim 19, wherein said method is run periodically.
26. (Cancelled).
27. (Currently Amended) A method of automated exposure monitoring as in claim 19, wherein a plurality of different systems provide said internal accounting information.
28. (Currently Amended) A computer-implemented method of automatically preparing a credit checklist, ~~said method being designed to be run on a computerized platform~~ and comprising the steps of:
- obtaining, by a computer, information a first plurality of customer records
from an accounts receivable system;
- obtaining, by a computer, information a second plurality of customer
records from a billing system; and
- taking, by a computer, information relating to a predetermined percentage
of the customers the first plurality of customer records reported by

the accounts receivable system, a predetermined percentage of the customers second plurality of customer records reported by the billing system, critical customers' information customer records received, and suspicious customers' information customer records received, and preparing a report therefrom.

29. (Cancelled).

30. (Currently Amended) A ~~computer program product~~ computer-readable medium, storing instructions for automatically performing a credit check embodied by a ~~computer-readable medium, the computer program product comprising instructions to cause~~ , which, when executed by a processor, cause [(a)] the processor of a computer to execute the following steps to perform a method, the method comprising:

obtaining an external credit scoring from at least one external credit information provider;

obtaining information relating to calculated open and used credit for said customer;

obtaining credit data about the customer, wherein obtaining credit data includes analyzing internal customer data, obtaining customer data from at least one business partner, monitoring credit data validity, and automatically updating credit data;

applying credit scoring rules to the credit information, the credit data
received from the credit information manager, the credit limit master
data, the calculated open and used credit, and the accounting
information relating to said customer to generate internal credit
scoring and internal credit limits; and
storing said internal credit limits.

31. (Currently Amended) The ~~computer program product~~ computer-readable medium of claim 30, wherein said accounting information comprises at least one of sales volume information, dunning information, and payment history information.
32. (Currently Amended) The ~~computer program product~~ computer-readable medium of claim 30, wherein said credit rules are further applied by said credit rules engine to customer information input into said credit management system, said customer information comprising customer profession and age information.
33. (Currently Amended) A ~~computer product~~ computer-readable medium storing instructions for automated credit limit monitoring embodied by a computer-readable medium ~~[[a]]~~ which, when executed by a processor cause the processor of a computer to execute the following steps to perform a method, the method comprising:
receiving internal accounting information collectively providing an
indication of exposure for said customer, wherein said accounting

information comprises data relating to open items, new orders, and
unbilled and billed but not posted items;

calculating a total exposure from said internal accounting information;

determining if said total exposure is within a predetermined level of said
internal credit limit or higher; and

if said total exposure is within a predetermined level of said internal credit
limit or higher, triggering an event for follow-up and updating
internal credit scoring and internal credit limit for said customer.

34. (Currently Amended) The ~~computer program product~~ computer-readable
medium of claim 33, further comprising the step of setting a new validity date for said
updated internal credit scoring and internal credit limit.